Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 1 of 60

B1 (Official	Form 1)(1/0	08)				oamon		.go <u> </u>					
			United No		s Bank District						Vol	luntary	Petition
	ebtor (if indi Daniel A.		er Last, First	, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Chavis, Mary E.					
All Other N (include ma	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the a maiden, and			8 years			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xx-xx-7865 Street Address of Debtor (No. and Street, City, and State):				(if mo	re than one, s	state all)			. ,	o./Complete EIN			
	orth Stree	•	Succi, City,	and State)		ZIP Code	10 Th	01 North	Street	(IVO. and St	reet, City, a	inu State).	ZIP Code
County of F	Residence or	of the Prin	cipal Place o	of Business		61285		ty of Reside	ence or of the	Principal Pl	ace of Busi	iness:	61285
Mailing Ad	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from str	eet address):	
					г	ZIP Code	<u>; </u>						ZIP Code
	Principal As from street			r	I_								
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank				☐ Chapi ☐ Chapi ☐ Chapi ☐ Chapi ☐ Chapi	the 1 ter 7 ter 9 ter 11 ter 12	of C of	iled (Check hapter 15 F a Foreign hapter 15 F a Foreign		ecognition eding ecognition	
	f debtor is not s box and state			und	Tax-Exe	of the Unite	le) ganization ed States	defined	are primarily cod in 11 U.S.C. ared by an indivional, family, or	(Checonsumer debts § 101(8) as idual primarily	for		are primarily ess debts.
E11 E:1:	E	_	ee (Check or	ne box)				one box:	a small busin	Chapter 11		11 11 5 C 8	(101/51D)
☐ Filing F attach si is unabl ☐ Filing F	ing Fee attac fee to be paid igned applica e to pay fee fee waiver re igned applica	l in installmation for the except in ir	e court's constallments. I	sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals	hat the deb cial Form 3A only). Must	tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	not a small b aggregate non s or affiliates	ncontingent l are less that with this petition were solici	or as define liquidated on \$2,190,00 ion. ited prepeti	ed in 11 U.S. lebts (exclud 00.	C. § 101(51D). ing debts owed e or more
☐ Debtor 6	Administrat estimates tha estimates tha ill be no fund	t funds will t, after any	l be available exempt prop	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N 1- 49	Number of Ca 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,000	Assets 550,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main

Document Page 2 of 60

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Chavis, Daniel A. Chavis, Mary E. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Mark E. Zaleski August 11, 2009 Signature of Attorney for Debtor(s) (Date) Mark E. Zaleski Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Chavis, Daniel A.

Chavis, Mary E.

(Check only one box.)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

Signature of Foreign Representative

Printed Name of Foreign Representative

Page 3

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X /s/ Daniel A. Chavis

Signature of Debtor Daniel A. Chavis

X

Date

X /s/ Mary E. Chavis

Signature of Joint Debtor Mary E. Chavis

Telephone Number (If not represented by attorney)

August 11, 2009

Date

Signature of Attorney*

X /s/ Mark E. Zaleski

Signature of Attorney for Debtor(s)

Mark E. Zaleski

Printed Name of Attorney for Debtor(s)

Attorney Mark E. Zaleski

Firm Name

10 N. Galena Avenue Suite 220 Freeport, IL 61032

Address

Email: attyzaleski@crjinc.com

815-233-0995 Fax: 815-232-3227

Telephone Number

August 11, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Y

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signatura	of Non	ttornov	Bankruptcy	Detition	Droporo
Signature	OI INDII-E	Y THUI HEY	Dankiupuv	1 CHHOII	I I Chaici

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address			

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 4 of 60

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Daniel A. Chavis			
In re	Mary E. Chavis		Case No.	
		Debtor(s)	Chapter	7
			_	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 5 of 60

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Daniel A. Chavis Daniel A. Chavis
Date: August 11, 2009

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 6 of 60

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis Mary E. Chavis		Case No.	
	•	Debtor(s)	Chapter	7
			-	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 7 of 60

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Mary E. Chavis Mary E. Chavis
Date: August 11, 2009

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 8 of 60

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis,		Case No		
	Mary E. Chavis				
		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		61,600.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,017.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,875.00
Total Number of Sheets of ALL Schedu	ıles	28			
	T	otal Assets	7,100.00		
			Total Liabilities	61,600.00	

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 9 of 60

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis,		Case No.		
	Mary E. Chavis				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,017.00
Average Expenses (from Schedule J, Line 18)	2,875.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,200.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		61,600.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		61,600.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 10 of 60

B6A (Official Form 6A) (12/07)

In re	Daniel A. Chavis,	
	Mary E. Chavis	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 11 of 60

B6B (Official Form 6B) (12/07)

In re	Daniel A. Chavis,	
	Mary E. Chavis	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash from wages	J	150.00
2.	Checking, savings or other financial	Checking account at Clinton National Bank	J	250.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. Checking account at US Bank Checking account at US Bank		J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security deposit with landlord	J	500.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture, furnishings, appliances and misc. other items	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, pictures, videos, music cds and misc. other items	· J	500.00
6.	Wearing apparel.	Debtor's clothing	J	500.00
7.	Furs and jewelry.	Rings, watches and misc. other items	J	250.00
8.	Firearms and sports, photographic, and other hobby equipment.	Golf set, misc. recreational items	J	200.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term policy	Н	0.00
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	4,350.00
(Total of this page)	

² continuation sheets attached to the Schedule of Personal Property

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 12 of 60

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	4	01K plan through employment	Н	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 13 of 60

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Daniel A. Chavis,
	Marv E. Chavis

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and	1997	Chrysler Town and Country Van	J	1,500.00
	other vehicles and accessories.	1994	Dodge Van	J	500.00
		1994	Ford Explorer Navaho	J	500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	Rabb	its	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Misc.	household tool and implements	J	250.00

Sub-Total >
(Total of this page)
Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

2,750.00

7,100.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 14 of 60

B6C (Official Form 6C) (12/07)

In re	Daniel A. Chavis,
	Mary E. Chavis

Case No.

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Cash from wages	735 ILCS 5/12-1001(b)	150.00	150.00
Checking, Savings, or Other Financial Accounts, C Checking account at Clinton National Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	250.00	250.00
<u>Household Goods and Furnishings</u> Furniture, furnishings, appliances and misc. other items	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectible Books, pictures, videos, music cds and misc. other items	<u>s</u> 735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Debtor's clothing	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> Rings, watches and misc. other items	735 ILCS 5/12-1001(b)	250.00	250.00
<u>Firearms and Sports, Photographic and Other Hob</u> Golf set, misc. recreational items	<u>bby Equipment</u> 735 ILCS 5/12-1001(b)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401K plan through employment	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1997 Chrysler Town and Country Van	735 ILCS 5/12-1001(c)	1,500.00	1,500.00
Other Personal Property of Any Kind Not Already Misc. household tool and implements	<u>Listed</u> 735 ILCS 5/12-1001(b)	250.00	250.00

Total: 5 600 00 5 600 00			
	Total:	5.600.00	5,600,00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 15 of 60 Document

B6D (Official Form 6D) (12/07)

In re	Daniel A. Chavis,
	Mary E. Chavis

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		*					
CREDITOR'S NAME AND MAILING ADDRESS		н	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED,	CONFL	U N L	D I S B	AMOUNT OF CLAIM WITHOUT	UNSECURED
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	C J M	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	U N L			DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
Account No.				Т	E			
				\dashv	D	Н		
			Value \$					
Account No.								
			У 7-1 Ф					
Account No.			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
O continuation sheets attached Subtotal								
Solidandion Shoots attached	(Total of this pag							
	Tota						0.00	0.00
(Report on Summary of Schedules)								

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 16 of 60

B6E (Official Form 6E) (12/07)

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 17 of 60

B6F (Official Form 6F) (12/07)

In re	Daniel A. Chavis,		Case No.	
	Mary E. Chavis			
_		Debtors	-,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con in decical mas no creations nothing unsecut								
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	U	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J M H		N G	1-05-	SPUTED	3 J T	AMOUNT OF CLAIM
Account No. K1903029681-KIDE			Collection	7 7	Ţ		Ī	
All Kids and Familycare PO Box 19121 Springfield, IL 62794-9121		J			E D			200.00
Account No. 00374174	1		Collection	\top	П	T	1	
Allied Collection Service, Inc. PO Box 670 Columbus, IN 47202-0670		J						900.00
Account No. WDA 4233991986	┨		Collection for Quest Diagnostics, Inc.	₽	H	H	+	900.00
AMCA PO Box 1235 Elmsford, NY 10523-0935		J	Conection for Quest Diagnostics, inc.					200.00
Account No.	╁	H	Repossessed auto	+	H	H	\forall	
Americredit Auto Loans C/O Atty Mitchell Kay POB 2374 Chicago, IL 60690		J						7,000.00
			(Total of t	Subt)	8,300.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 18 of 60 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	P	·Τ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		DISPUTED		AMOUNT OF CLAIM
Account No. Unknown			Collection	1'	E			
Americredit Financial Services, Inc c/o Insurex of Texas, Inc. PO Box 79407 Houston, TX 77279-9407		J			ט			200.00
Account No.			Medical services		Г	T	Ť	
Anesthesia PC POB 2441 Davenport, IA 52809		J						120.00
Account No. A123357	┢		Collection for Auburn Dental Associates	╁	\vdash	╀	+	
Anthony Wayne Credit Adjusters PO Box 13549 Fort Wayne, IN 46869-3549	-	J	Collection for August Bollean Accordance					300.00
Account No.			Auburn Family Dentistry	T	Т	T	Ť	
Representing: Anthony Wayne Credit Adjusters			751 North Street Auburn, IN 46706-1633					
Account No. 0636287860			Services rendered		Г	T	Ť	
AOL Member Services PO Box 30622 Tampa, FL 33630-0622		J						50.00
Sheet no1 of _16_ sheets attached to Schedule of				Sub	tota	ıl	T	670.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ze)	1	070.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 19 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No.	
	Mary E. Chavis		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) **Medical services** Account No. **Arnett Clinic** J **POB 7200** Lafayette, IN 47903 350.00 **Medical services** Account No. **Auburn Family Dentistry** J 751 North Street Auburn, IN 46706 250.00 Account No. SP10724 Medical expenses **Auburn Pediatrics** J 10211 Auburn Park Dr. Fort Wayne, IN 46825-2387 200.00 Account No. Various accounts Medical expenses 108*172665.1 / 108*172078.1 / 108171867.1 / 108160029.1 / 108154312.1 **Auburn Radiology PC** PO Box 2574 Fort Wayne, IN 46801-2574 800.00 Account No. Snow & Sauerteig LLP 203 E. Berry St., Suite 1310 Fort Wayne, IN 46802 Representing: **Auburn Radiology PC** Sheet no. 2 of 16 sheets attached to Schedule of Subtotal 1,600.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 20 of 60 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	7	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	NL I QU I DATED	D I S P U T E D	<u> </u>	AMOUNT OF CLAIM
Account No.			Credit card purchases	٦٠	T E		ſ	
Bank One Card Member Services PO Box 15153 Wilmington, DE 19886-5153		J			D			200.00
Account No.			Arrow Financial					
Representing: Bank One			5996 West Touhy Niles, IL 60714					
Account No.			Capital Management Services, Inc.					
Representing: Bank One			726 Exchange Street, Suite 700 Buffalo, NY 14210					
Account No. 8680481-275MO45			Mail orders					
BMG Music Customer Service Center PO Box 91501 Indianapolis, IN 46291-0009		J						100.00
Account No. Unknown		Γ	Medical expenses	T	Γ	T	1	
Bridgeview Mental Health Center c/o Tri-State Adjustments PO Box 882 Freeport, IL 61032		J						300.00
Sheet no. 3 of 16 sheets attached to Schedule of				Sub			T	600.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)) [555.56

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 21 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

ODEDITORIO MANG	С	Hu	sband, Wife, Joint, or Community	7	: [J	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Щ	- ב נ	SP	AMOUNT OF CLAIM
Account No.	4		Medical services	- ['	- 18			
Carlton Sheets 7020 High Grove Blvd. Willowbrook, IL 60527		J						500.00
Account No. 162-219-0211-34			Services rendered	\top	T	1		
Cinergy / PSI PO Box 740263 Cincinnati, OH 45274-0263		J						200.00
	╀			\downarrow	+	4		200.00
Account No. Unknown Cingular Wireless PO BOX 6428 Carol Stream, IL 60197		J	Services rendered					1,000.00
Account No.			NCO Financial Systems	T				
Representing: Cingular Wireless			PO Box 41457 Philadelphia, PA 19101-1457					
Account No.	t		Dental expenses	+	\dagger	\dagger		
Clinton Dental Associates, PC 314 3rd Avenue Clinton, IA 52732		J						500.00
Sheet no4 of _16 _ sheets attached to Schedule of				Sul				2,200.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	s pa	ige	e)	2,200.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 22 of 60 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	·Τ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	l Q	DISPUTED		AMOUNT OF CLAIM
Account No. Various accounts			Medical expenses	Ť	ΤE			
Clinton Emergency Room Assoc. PO Box 643440 Cincinnati, OH 45264-3440		J			D			700.00
Account No.			Allied Business Accounts, Inc.					
Representing: Clinton Emergency Room Assoc.			300 1/2 South Second Street PO Box 1600 Clinton, IA 52733-1600					
Account No.			Materials				T	
Crafters Choice Camp Hill Camp Hill, PA 17012		J						100.00
Account No. 371690			Medical expenses			Г	T	
Crawfordsville Emerg. Medicine c/o CCB Collection Specialists 119 S. Washington St. Crawfordsville, IN 47933		J						500.00
Account No. 14705	T	T	Medical expenses	T		T	T	
Davenport Surgical Group 1228 E. Rusholme St., Suite 302 Davenport, IA 52806		J						500.00
Sheet no. 5 of 16 sheets attached to Schedule of				Subt	tota	ıl	Τ	1,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)		1,000.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 23 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

·		_		1 -		1 -	
(See instructions above.)	O D E B T	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGUX	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No.			H&R Accounts, Inc. 7017 John Deere Parkway	['	E		
Representing: Davenport Surgical Group			PO Box 672 Moline, IL 61265				
Account No.			Collection				
David C. Beams, DDS, PC c/o Attorney Jack E. Roebel 912 S. Calhoun St. Fort Wayne, IN 46802		J					1,000.00
Account No.	Н		Rent	+		\vdash	1,000.00
Dean Cornell 5797 CR 427 Auburn, IN 46706		J					5,000.00
Account No.	Н		Dean E. Cornell	+	_	╁	3,000.00
Representing: Dean Cornell			6466 C.R. 427 Auburn, IN 46706				
Account No. 9543			Medical expenses				
DeKalb Medical Services PO Box 623 Auburn, IN 46706-0623		J					
							0.00
Sheet no. <u>6</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub his			6,000.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 24 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

ODEDITODIC MAME	С	Hu	sband, Wife, Joint, or Community	7	: [U	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 02908	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Medical expenses) (L I Q U	S P	AMOUNT OF CLAIM
Account No. 02300	1		medical expenses	L	ľ	E D		
Eastside Family Medicine 2056 LeBanon Rd. Crawfordsville, IN 47933		J						100.00
Account No. 12870 / 7772			Credit card purchases	+	\dagger	+	\dashv	
Emergency Physicians of Indiana PO Box 10202 Fort Wayne, IN 46851-0202		J						700.00
A	-		Professional Possesses Inc.	+	+	4	4	700.00
Account No. Representing: Emergency Physicians of Indiana			Professional Recovery, Inc. PO Box 40134 Fort Wayne, IN 46804-0134					
Account No.			Credit card purchases	+	\dagger	+	\dashv	
First Premier Bank POB 5147 Sioux Falls, SD 57117		J						500.00
Account No. 44880	╁	\vdash	Medical expenses	+	\dagger	\dagger	\dashv	
Fort Wayne Orthopaedics LLC PO Box 2526 Fort Wayne, IN 46801-2526		J						500.00
Sheet no. 7 of 16 sheets attached to Schedule of			(Total of	Sul				1,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	uns	, pa	age	<i>2)</i>	

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 25 of 60 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ğ	Ţ	T	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		SPUTED	AMOUNT OF CLAIM
Account No. 07A231	Ī		Medical expenses	٦Ÿ	T		Ī	
Fulton Fire Protection c/o Berks Credit & Collections, Inc PO BOx 329 Temple, PA 19560-0329		J			D			300.00
Account No. GMI 951438780			Medical expenses					
Gateway Medical Imaging, P.C. PO Box 2660 Waterloo, IA 50704-2660		J						200.00
Account No.	╁	-	The CBE Group, Inc.	+	╀	+	\dashv	
Representing: Gateway Medical Imaging, P.C.			Payment Processing Center PO Box 2337 Waterloo, IA 50704-2337					
Account No. Various accounts	╁		Medical expenses	+	+	\dagger	\dashv	
Genesis Medical Center Payment Processing PO Box 739 Moline, IL 61266-0739		J						2,000.00
Account No.	✝	\vdash	H&R Accounts, Inc.	+	+	\dagger	\dashv	
Representing: Genesis Medical Center			7017 John Deere Parkway PO Box 672 Moline, IL 61265					
Sheet no. 8 of 16 sheets attached to Schedule of		•	/TP + 1 + 1	Sub			- 1	2,500.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge	:) l	•

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 26 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

CDEDITOR'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	T	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	1	S P	AMOUNT OF CLAIM
Account No. Various accounts	ł		Medical expenses	ľ	Ė	1		
Health Care Billing Services, Inc. PO Box 4 Clinton, IA 52733-0004		J						300,00
Account No. Unknown	}		Collection for DeKalb Memorial Hospital	+	+	$\frac{\perp}{1}$	+	
Helvey & Associates, Inc. 1015 E. Center Street Warsaw, IN 46580-3497		J						
					\perp			7,000.00
Account No. Representing: Helvey & Associates, Inc.			DeKalb Memorial Hospital PO Box 583 Auburn, IN 46706-0583					
Account No. Unknown	_		Collection for Making Crafts Making Money	+	+	$\frac{\perp}{1}$	+	
House of White Birches PO Box 9001 Big Sandy, TX 75755		J						100.00
Account No. 94331			Collection for Arnett Clinic	\dagger	\perp	t	+	
Lafayette Accounts Service, Inc. PO Box 1068 Lafayette, IN 47902-1068		J						400.00
Sheet no. 9 of 16 sheets attached to Schedule of		•		Sub			1	7,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge) [,

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 27 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No.	
_	Mary E. Chavis		

Debtors

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CONT	U N	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I,	LIQUIDATED	D I S P U T E D	A	AMOUNT OF CLAIM
Account No. Unknown	1		Medical expenses	T	E			
Land Eye Center c/o Allied Business Accounts PO Box 1600 Clinton, IA 52733-1600		J			D		-	100.00
Account No. Unknown			Collection				T	
Likes & Kraus PO Box 960 Auburn, IN 46706		J						400.00
	╀	_	 	oppi	igdash	lacksquare	\perp	400.00
Account No. Luthern Hospital of Indiana		J	Medical services					600.00
Account No. 01-077044-8383880310041681-00			Services rendered	T	Т	Т	T	
Mediacom 3900 26th Avenue Moline, IL 61265-4999		J						300.00
Account No. Various accounts	1	T	Medical expenses	T	T	T	T	
Medical Associates, PLC 915 - 13th Avenue North Clinton, IA 52732-5099		J						1,500.00
Sheet no10_ of _16_ sheets attached to Schedule of				Subt	tota	ıl		2,900.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	1	2,900.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 28 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) **Quad Corporation** Account No. PO Box 2020 Representing: Davenport, IA 52809-2020 Medical Associates, PLC Account No. 009514387-8002 Medical expenses **Mercy Medical Center** J 1410 North Fourth Street Clinton, IA 52732-2940 10.000.00 Allied Business Accounts, Inc. Account No. 300 1/2 South Second Street Representing: PO Box 1600 **Mercy Medical Center** Clinton, IA 52733-1600 Account No. Loan **Merrick Bank** J POB 5721 Hicksville, NY 11802 900.00 Account No. MDP7198335 Medical expenses **Metropolitan Medical Laboratory** J **PO Box 128** Davenport, IA 52805-0128 100.00 Sheet no. 11 of 16 sheets attached to Schedule of Subtotal 11,000.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 29 of 60 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

		_					
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	RL I QU I DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.	1			Ι'	Ė		
Michael Hook Montgomery County Clerk's Office POB 768 Crawfordsville, IN 47933		J			D		1,500.00
Account No.	T	T	Medical expenses	T	Г	T	
Pain Consultants PO Box 310163 Des Moines, IA 50331-0163		J					600.00
Account No. 106108	t	H	Collection for AMS	+	H	H	
Pinnacle Financial Group, Inc. 7825 Washington Ave., Suite 410 Minneapolis, MN 55439-2409		J					200.00
Account No. 266080			Medical expenses	T	Г	T	
Preferred Anesthesia PO Box 10269 Fort Wayne, IN 46851-0269		J					800.00
Account No.	t	T	Medical services	+		\vdash	
Professional Recovery POB 10202 Fort Wayne, IN 46085		J					110.00
Sheet no. 12 of 16 sheets attached to Schedule of			,	Subt	tota	ıl	2 240 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	3,210.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 30 of 60 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

				_	_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		UNL	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTING	L QU.	P U T	AMOUNT OF CLAIM
(See instructions above.)	Ř			NGENT	DATED	D	
Account No.	T		Medical services	1 ï	Ę		
	1				Ď	L	
Quest Diagnostics	l						
POB 64804	l	J				l	
Baltimore, MD 21264	l					l	
	l					l	
							200.00
Account No.	┢		Loan	†	\vdash	H	
	1						
Quick Payday Loans	l						
87 East 1400 North	l	J				l	
Logan, UT 84341	l					l	
	l					l	
							400.00
Account No.			Ioan	T			
	1						
Quik Pay Day.com	l					l	
	l	J				l	
	l					l	
	l					l	
							200.00
Account No. 00038361579			Medical expenses	Т			
	1						
Radiology Group PC SC	l	١.				l	
1970 E. 53rd Street	l	J				l	
Davenport, IA 52807-2710	l					l	
	l					l	
							100.00
Account No. Unknown			Medical expenses				
Randy Robinson	l	١.				l	
c/o Allied Business Accountds		J					
PO Box 1600							
Clinton, IA 52733-1600							
							200.00
Sheet no13_ of _16_ sheets attached to Schedule of				Subt			1,100.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,100.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 31 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case N	Jo
	Mary E. Chavis		

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. 18590 Medical expenses Redimed DeKalb, LLC J PO Box 8947 Fort Wayne, IN 46898-8947 100.00 Account No. 645800605 Mail Order for Crafters Choice **RMCB** J PO Box 1234 Elmsford, NY 10523 100.00 Account No. Unknown Collection SAC Finance, Inc. J c/o Thomas Law Firm 1710 N. Main St., Suite A **Auburn, IN 46706** 4,000.00 SAC Finance Account No. POB 50308 Fort Wayne, IN 46805 Representing: SAC Finance, Inc. Account No. Salute POB 790183 Saint Louis, MO 63179 620.00 Sheet no. 14 of 16 sheets attached to Schedule of Subtotal 4,820.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Page 32 of 60 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATE	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Collection	T	E		
South Montgomery Com School c/o Attorney David Peebles PO Box 686 Crawfordsville, IN 47933		J			D		500.00
Account No. Unknown			Collection		T	T	
St. Clare Medical Center c/o Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828		J					1,500.00
Account No. Unknown	┝	-	Collection for Medical expenses	+	\vdash	⊢	,
The Lutheran Hospital of Indiana c/o Snow & Sauerteig LLP 203 E. Berry St., Suite 1310 Fort Wayne, IN 46802		J	Concentration medical expenses				600.00
Account No. 010062533			Collection			Г	
The Professional Education Institut 63 Chigger Hollow Dr. Crawfordsville, IN 47933-9474		J					200.00
Account No. 109921			Loan	t	T	t	
Tower Bank & Trust Co. 116 E. Berry Street Fort Wayne, IN 46802		J					400.00
Sheet no. 15 of 16 sheets attached to Schedule of	-			Sub	tota	<u>. </u>	0.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ze)	3,200.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 33 of 60

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel A. Chavis,	Case No
	Mary E. Chavis	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. lс (See instructions above.) **Tower Bank and Trust** Account No. **POB 11266** Representing: Fort Wayne, IN 46856 Tower Bank & Trust Co. Account No. 00303699-53 Collection for Anesthesia & Analgesia Trackers, Inc. J PO Box 1227 Bettendorf, IA 52722 200.00 Credit cards Account No. **Tribute** J **POB 790188** Saint Louis, MO 63179 700.00 Account No. Loan **US Bank** 405 S. 3rd St Clinton, IA 52732 1,100.00 Account No. 15331 Medical expenses Women's Health Services 2635 Lincoln Way J Suite A Clinton, IA 52732 100.00 Sheet no. 16 of 16 sheets attached to Schedule of Subtotal 2,100.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 61,600.00 (Report on Summary of Schedules)

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 34 of 60

B6G (Official Form 6G) (12/07)

In re Daniel A. Chavis, Mary E. Chavis

Case	No.		

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Larry Head Commanche, IA Residential apartment lease

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 35 of 60

B6H (Official Form 6H) (12/07)

In re	Daniel A. Chavis,	Case No.
	Mary E. Chavis	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 36 of 60

B6I (Official Form 6I) (12/07)

In re	Daniel A. Chavis Mary E. Chavis		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF D	EBTOR AND SPOUSE		
Married	RELATIONSHIP(S): Daughter Daughter Son	AGE(S): 12 14 16		
Employment:	DEBTOR	SPOUSE		
Occupation	Labor			
Name of Employer	MSI Fabrication & Construction			
How long employed	2.5 years			
Address of Employer	, , , , , , , , , , , , , , , , , , , ,			
1 3	Camanche, IA 52730			
INCOME: (Estimate of average or	projected monthly income at time case filed)	DEBTOR	S	SPOUSE
	d commissions (Prorate if not paid monthly)	\$ 4,200.00	\$	0.00
2. Estimate monthly overtime	•	\$ 0.00	\$	0.00
•		·		
3. SUBTOTAL		\$	\$	0.00
4. LESS PAYROLL DEDUCTION	TS			
a. Payroll taxes and social sec	eurity	\$ 800.00	\$	0.00
b. Insurance	·	\$ 300.00	\$	0.00
c. Union dues		\$ 0.00	\$	0.00
d. Other (Specify): 401	k plan	\$ 41.00	\$	0.00
Uni	forms	\$ 42.00	\$	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	\$	0.00
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$3,017.00	\$	0.00
7. Regular income from operation of	of business or profession or farm (Attach detailed statemen	at) \$ 0.00	\$	0.00
8. Income from real property		\$ 0.00	\$	0.00
9. Interest and dividends		\$ 0.00	\$	0.00
10. Alimony, maintenance or support	ort payments payable to the debtor for the debtor's use or the			
dependents listed above		\$	\$	0.00
11. Social security or government a	ssistance			
(Specify):		\$	\$	0.00
10 D		\$ 0.00	\$	0.00
12. Pension or retirement income		\$	\$	0.00
13. Other monthly income		¢ 0.00	¢	0.00
(Specify):		\$\$ \$0.00	φ	0.00
		φ 0.00	Φ	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	\$	0.00
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$\$	\$	0.00
16. COMBINED AVERAGE MON	NTHLY INCOME: (Combine column totals from line 15)	\$	3,017.00)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Case 09-73388 Page 37 of 60 Document

B6J (Official Form 6J) (12/07)

In re	Daniel A. Chavis Mary E. Chavis		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes No _X_	<u> </u>	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	50.00
c. Telephone	\$	80.00
d. Other Cell phone	\$	115.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	850.00
5. Clothing	\$	175.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other	\$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)		
(8 :6)	\$	0.00
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Misc. school/activity fees	\$	75.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,875.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	¢.	2 047 00
a. Average monthly income from Line 15 of Schedule I	\$	3,017.00 2,875.00
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	Ф Ф	142.00
c. Proming net income (a. ininas o.)	Ψ	174.00

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 38 of 60

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis Mary E. Chavis		Case No.	
		Debtor(s)	Chapter	7
			•	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	August 11, 2009	Signature	/s/ Daniel A. Chavis Daniel A. Chavis Debtor
Date	August 11, 2009	Signature	/s/ Mary E. Chavis Mary E. Chavis Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 39 of 60

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis Mary E. Chavis		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$30,000.00 Husband approx gross YTD income \$54,000.00 2008 \$49,000.00 2007 **SOURCE**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

3. Payments to creditors

None Complete a. or b.. o

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

Auburn Indiana

SAC Financing v. Daniel

Civil suit

COURT OR AGENCY

AND LOCATION

DISPOSITION

Judgment entered

Chavis

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Attornev Mark E. Zaleski 10 North Galena Avenue Suite 220 Freeport, IL 61032

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$601.00 for attorney fees \$299.00 for court filing fees \$100.00 for credit counseling fees

10. Other transfers

None

None

DEVICE

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **US Bank**

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE Within the past 12 months, Debtors have closed a checking account at the above bank

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS EN

BEGINNING AND ENDING DATES

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

TAXPAYER IDENTIFICATION NUMBER (EIN)

-8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 11, 2009	Signature	/s/ Daniel A. Chavis
			Daniel A. Chavis
			Debtor
Date	August 11, 2009	Signature	/s/ Mary E. Chavis
			Mary E. Chavis
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 48 of 60

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis Mary E. Chavis			Case No.
111 10			Debtor(s)	Chapter 7
	CHAPTER 7 IN	DIVIDUAL DEBT	OR'S STATEMENT	OF INTENTION
PART	A - Debts secured by property of property of the estate. Attach a			ted for EACH debt which is secured by
Proper	ty No. 1			
Credit	tor's Name: E-		Describe Property S	Securing Debt:
	ty will be (check one): Surrendered	☐ Retained		
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		void lien using 11 U.S.C	S. § 522(f)).
	ty is (check one): Claimed as Exempt		☐ Not claimed as ex	empt
	B - Personal property subject to une additional pages if necessary.)	xpired leases. (All thre	ee columns of Part B mu	ast be completed for each unexpired lease.
Proper	ty No. 1			
Lessor	''s Name: E-	Describe Leased P	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
person	re under penalty of perjury that that the all property subject to an unexpire August 11, 2009		/s/ Daniel A. Chavis	roperty of my estate securing a debt and/o
			Daniel A. Chavis Debtor	
Date _	August 11, 2009	Signature	/s/ Mary E. Chavis	

Joint Debtor

Case 09-73388 Doc 1 Filed 08/12/09 Entered 08/12/09 09:59:51 Desc Main Document Page 49 of 60
United States Bankruptcy Court
Northern District of Illinois

In	Daniel A. Chavis re Mary E. Chavis		Case No.			
	<u></u>	Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DE	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of o	of the petition in bankrupto	cy, or agreed to be pai	d to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	601.00		
	Prior to the filing of this statement I have received		\$	601.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names					
5.	In return for the above-disclosed fee, I have agreed to rende	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	a. Analysis of the debtor's financial situation, and renderingb. Preparation and filing of any petition, schedules, statemc. Representation of the debtor at the meeting of creditorsd. [Other provisions as needed]	ent of affairs and plan which	h may be required;			
5.	By agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any dischany other adversary proceeding. Negotiation planning; preparation and filing of reaffirm of motions pursuant to 11 USC 522(f)(2)(A)	nargeability actions, jud ons with secured credit nation agreements and a	icial lien avoidanc tors to reduce to mapplications as ne	narket value; exemption eded; preparation and filing		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any age bankruptcy proceeding.	greement or arrangement for	r payment to me for re	epresentation of the debtor(s) in		
Dat	red: August 11, 2009	/s/ Mark E. Zales	ki			
		Mark E. Zaleski	7-112			
		Attorney Mark E. 10 N. Galena Ave				
		Suite 220				
		Freeport, IL 6103 815-233-0995 Fa				
		attyzaleski@crjir				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Mark E. Zaleski

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 10 N. Galena Avenue Suite 220 Freeport, IL 61032 815-233-0995 attyzaleski@crjinc.com		
attyzaieski @Ci jiiic.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) ha	ve received and read this notice.	
Daniel A. Chavis Mary E. Chavis	X _/s/ Daniel A. Chavis	August 11, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Mary E. Chavis	August 11, 2009
	Signature of Joint Debtor (if any)	Date

Mark E. Zaleski

Printed Name of Attorney

August 11, 2009

Date

United States Bankruptcy Court Northern District of Illinois

In re	Daniel A. Chavis Mary E. Chavis		Case No.	
		Debtor(s)	Chapter	7
	VI	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	83
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credit	tors is true and co	orrect to the best of my
Date:	August 11, 2009	/s/ Daniel A. Chavis Daniel A. Chavis		
		Signature of Debtor		
Date:	August 11, 2009	/s/ Mary E. Chavis		
		Mary E. Chavis		

Signature of Debtor

All Kids and Familycare PO Box 19121 Springfield, IL 62794-9121

Allied Business Accounts, Inc. 300 1/2 South Second Street PO Box 1600 Clinton, IA 52733-1600

Allied Collection Service, Inc. PO Box 670 Columbus, IN 47202-0670

AMCA PO Box 1235 Elmsford, NY 10523-0935

Americredit Auto Loans C/O Atty Mitchell Kay POB 2374 Chicago, IL 60690

Americredit Financial Services, Inc c/o Insurex of Texas, Inc. PO Box 79407 Houston, TX 77279-9407

Anesthesia PC POB 2441 Davenport, IA 52809

Anthony Wayne Credit Adjusters PO Box 13549 Fort Wayne, IN 46869-3549

AOL Member Services PO Box 30622 Tampa, FL 33630-0622

Arnett Clinic POB 7200 Lafayette, IN 47903 Arrow Financial 5996 West Touhy Niles, IL 60714

Auburn Family Dentistry 751 North Street Auburn, IN 46706

Auburn Family Dentistry 751 North Street Auburn, IN 46706-1633

Auburn Pediatrics 10211 Auburn Park Dr. Fort Wayne, IN 46825-2387

Auburn Radiology PC PO Box 2574 Fort Wayne, IN 46801-2574

Bank One Card Member Services PO Box 15153 Wilmington, DE 19886-5153

BMG Music Customer Service Center PO Box 91501 Indianapolis, IN 46291-0009

Bridgeview Mental Health Center c/o Tri-State Adjustments PO Box 882 Freeport, IL 61032

Capital Management Services, Inc. 726 Exchange Street, Suite 700 Buffalo, NY 14210

Carlton Sheets 7020 High Grove Blvd. Willowbrook, IL 60527 Cinergy / PSI PO Box 740263 Cincinnati, OH 45274-0263

Cingular Wireless PO BOX 6428 Carol Stream, IL 60197

Clinton Dental Associates, PC 314 3rd Avenue Clinton, IA 52732

Clinton Emergency Room Assoc. PO Box 643440 Cincinnati, OH 45264-3440

Crafters Choice Camp Hill Camp Hill, PA 17012

Crawfordsville Emerg. Medicine c/o CCB Collection Specialists 119 S. Washington St. Crawfordsville, IN 47933

Davenport Surgical Group 1228 E. Rusholme St., Suite 302 Davenport, IA 52806

David C. Beams, DDS, PC c/o Attorney Jack E. Roebel 912 S. Calhoun St. Fort Wayne, IN 46802

Dean Cornell 5797 CR 427 Auburn, IN 46706

Dean E. Cornell 6466 C.R. 427 Auburn, IN 46706

DeKalb Medical Services PO Box 623 Auburn, IN 46706-0623 DeKalb Memorial Hospital PO Box 583 Auburn, IN 46706-0583

Eastside Family Medicine 2056 LeBanon Rd. Crawfordsville, IN 47933

Emergency Physicians of Indiana PO Box 10202 Fort Wayne, IN 46851-0202

First Premier Bank POB 5147 Sioux Falls, SD 57117

Fort Wayne Orthopaedics LLC PO Box 2526 Fort Wayne, IN 46801-2526

Fulton Fire Protection c/o Berks Credit & Collections, Inc PO BOx 329 Temple, PA 19560-0329

Gateway Medical Imaging, P.C. PO Box 2660 Waterloo, IA 50704-2660

Genesis Medical Center Payment Processing PO Box 739 Moline, IL 61266-0739

H&R Accounts, Inc. 7017 John Deere Parkway PO Box 672 Moline, IL 61265

Health Care Billing Services, Inc. PO Box 4 Clinton, IA 52733-0004

Helvey & Associates, Inc. 1015 E. Center Street Warsaw, IN 46580-3497

House of White Birches PO Box 9001 Big Sandy, TX 75755

Lafayette Accounts Service, Inc. PO Box 1068 Lafayette, IN 47902-1068

Land Eye Center c/o Allied Business Accounts PO Box 1600 Clinton, IA 52733-1600

Larry Head Commanche, IA

Likes & Kraus PO Box 960 Auburn, IN 46706

Luthern Hospital of Indiana

Mediacom 3900 26th Avenue Moline, IL 61265-4999

Medical Associates, PLC 915 - 13th Avenue North Clinton, IA 52732-5099

Mercy Medical Center 1410 North Fourth Street Clinton, IA 52732-2940

Merrick Bank POB 5721 Hicksville, NY 11802 Metropolitan Medical Laboratory PO Box 128 Davenport, IA 52805-0128

Michael Hook Montgomery County Clerk's Office POB 768 Crawfordsville, IN 47933

NCO Financial Systems PO Box 41457 Philadelphia, PA 19101-1457

Pain Consultants PO Box 310163 Des Moines, IA 50331-0163

Pinnacle Financial Group, Inc. 7825 Washington Ave., Suite 410 Minneapolis, MN 55439-2409

Preferred Anesthesia PO Box 10269 Fort Wayne, IN 46851-0269

Professional Recovery POB 10202 Fort Wayne, IN 46085

Professional Recovery, Inc. PO Box 40134 Fort Wayne, IN 46804-0134

Quad Corporation PO Box 2020 Davenport, IA 52809-2020

Quest Diagnostics POB 64804 Baltimore, MD 21264

Quick Payday Loans 87 East 1400 North Logan, UT 84341 Quik Pay Day.com

Radiology Group PC SC 1970 E. 53rd Street Davenport, IA 52807-2710

Randy Robinson c/o Allied Business Accountds PO Box 1600 Clinton, IA 52733-1600

Redimed DeKalb, LLC PO Box 8947 Fort Wayne, IN 46898-8947

RMCB PO Box 1234 Elmsford, NY 10523

SAC Finance POB 50308 Fort Wayne, IN 46805

SAC Finance, Inc. c/o Thomas Law Firm 1710 N. Main St., Suite A Auburn, IN 46706

Salute POB 790183 Saint Louis, MO 63179

Snow & Sauerteig LLP 203 E. Berry St., Suite 1310 Fort Wayne, IN 46802

South Montgomery Com School c/o Attorney David Peebles PO Box 686 Crawfordsville, IN 47933 St. Clare Medical Center c/o Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828

The CBE Group, Inc.
Payment Processing Center
PO Box 2337
Waterloo, IA 50704-2337

The Lutheran Hospital of Indiana c/o Snow & Sauerteig LLP 203 E. Berry St., Suite 1310 Fort Wayne, IN 46802

The Professional Education Institut 63 Chigger Hollow Dr. Crawfordsville, IN 47933-9474

Tower Bank & Trust Co. 116 E. Berry Street Fort Wayne, IN 46802

Tower Bank and Trust POB 11266 Fort Wayne, IN 46856

Trackers, Inc. PO Box 1227 Bettendorf, IA 52722

Tribute POB 790188 Saint Louis, MO 63179

US Bank 405 S. 3rd St Clinton, IA 52732

Women's Health Services 2635 Lincoln Way Suite A Clinton, IA 52732